

Grace United Church
Gananoque
2024
Ministries & Financial Report



“For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.’ Then the righteous will answer him, saying, ‘Lord, when did we see you hungry and feed you, or thirsty and give you drink? And when did we see you a stranger and welcome you, or naked and clothe you? And when did we see you sick or in prison and visit you?’”

Matthew 25:35-40 ESV

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In Remembrance

(Funerals /Graveside/Memorial Services Officiated by Rev. Takouhi)

Marion Laming	Norine Gordon*	Helen Merkley*
Johannes Lekx	Joan Batstone*	Stephen Day
Bernice Robertson	Margaret Halladay	Vera DeWolfe*
Donald Randall	Ginny Gibbons	Jo Basralian
Charlie Donevan*	Kay Seward	Shawn Monk
Vickie Bedore	Cindy Douds	Edith Bolton
Lillian Welch	Charles Dano	Don Rhoden
Cheryl O'Leary*	Vartkes Tehalekian,	Lillian Welch
Sally Morin	Betty Brown	Dorothy Martin
Donald Shearer	Bernard Heaslip	Jack Petch*
Mary Jane Scott	Margaret Lekx	
	Leighton Coatsworth	

*Denotes members of Grace United Church

“There is more than enough room in my Father’s home. If this were not so, would I have told you that I am going to prepare a place for you? When everything is ready, I will come and get you, so that you will always be with me where I am.” John 14:2-3



Grace United Church - Gananoque Minister's Annual Report 2024 – AGM 2025

*"Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us, looking to Jesus, the founder and perfecter of our faith, who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God." **Hebrews 12:1-3***



Dear Grace United Church,

2025 appears to be a year of new beginnings for us both more than ever. I know this is supposed to be a report for 2024, however, I am led to write to you a letter of gratitude and encouragement. Throughout 2024, I have reported details of my Lifelong Learning, Pastoral Care visits, Baptisms, Weddings and Funerals. You have read constant reports. I think it is far more important for me to let you know what a glowing and growing experience it was to be serving the Creator through Grace United Church from November 1, 2020 to December 31, 2024, and remind one another that our time together has not been in vain; but a wonderful time of going deeper into the Love, and the Grace, of the Maker of the Universe together.

I would like to start by encouraging all who gather every Sunday morning for worship to continue to do so and allow the beautiful music, prayers, message and the true meaning of worship to uplift you; so that you can uplift others inside and outside of the Grace United Church building. However, do not stop there. Diligently seek the will of God and serve God through this Community of Faith and the greater community around you beyond the walls.

The weekly worship celebrations do not just happen by themselves, but through the diligent work and care of Session and the Worship Planning Team. The weekly worships are planned, prepared and experienced by the Spirit's work leading all those involved. My utmost gratitude extends to Mr. Paul Harding and the choir members for offering such beautiful music where souls are touched and rejuvenated. Additionally, I would like to thank Tammy Fergusson, the precious LLWL (Licensed Lay Worship Leader) from Grace, who has grown tremendously and demonstrated how living a life

of learning like a disciple and stepping up to the plate to share the Good News of God's Love like an Apostle appears.

Through Session, the Caring and Sharing Team carefully keep in touch with those who are going through difficulties of life, may it be illness, death, or other components of life. Spreading the Love of this Community of Faith through the Prayer Shawl Ministries of the Nifty Knitters, Pastoral Care has a huge group of individual supporters – even though many of the members do their work behind the scenes. This is an integral part of the life of the church – this is the Call of the Church – to be a place of Healing and Accompaniment, a Hospital of sorts where the broken souls are mended and healed. A Community of Faith cannot offer Cure, that is the job of the physicians, but we can offer Healing and Wholeness through the Grace of God.

I would be remiss if I did not also look at the temporal teams of this community who take care of the building that is trusted to this Community of Faith on behalf of the United Church of Canada, and most importantly, on behalf of the Creator. The Official Board, Trustees, and Stewards. Your work is to look after the financial and material needs, but you do that with so much love and care. You are practicing what Jesus called His Community of the Way to live through: Love and Love alone.

I want to offer a very special word of gratitude to the M & P (Ministry & Personnel) Committee. Your mandate is one of the toughest of the community. Listening to the needs of the congregation and the minister, the staff and all the possibilities of running everything like a smooth business, but with a heart of Care, Support, and Grace. Therefore, accept my word of gratitude with Joy and Content when I say, you have done your best and that is what God asks us to do. Thank YOU!



UCW, United Church Women, you were established as a national group of women in 1962, after Woman's Missionary Society (WMS), and the deeper historical roots where women of the church met many of the spiritual, financial and social needs of the world. What used to be a large group of women, working from coast to coast, has now become a smaller number of groups, but the spirit of the UCW has not diminished. You still work together with the same great love of God and make this world a better place. I have truly enjoyed getting to know each and every one of you, as much as possible; and your desire to do ministry in different ways makes me thank God greatly for your painstaking work. Your Worship leadership at

World Day of Prayer, and Sunday Worships at Grace, will forever stay in my heart and mind for always. Thank YOU!



Beloved, when I shared with you that I was moving to Trinity United Church in Smiths Falls as of January 1, 2025, a few mentioned: "We are back to square one." I have reminded these individuals that "You are NOT back to square one," as Grace United Church has come a long way in many aspects of Ministry, accomplishments since the previous minister before my time with you. Together, we have welcomed, and you are still welcoming, the Gananoque Pride Alliance in the Fellowship Hall downstairs; we held Pride Worship Celebrations. Together we have participated in Pride Parade; we have created an Inclusive Marriage Policy; enjoyed Blessing of the Animals; and we have walked with our Indigenous Sisters and Brothers through Truth and Reconciliation Days. I am certain there are many things that I am forgetting right at this moment, but God does not forget.

There is so much we have accomplished together by God's Grace and hard work, but all this is to say, even though nothing comes easily in life and everything good requires our sweat and blood: Look at Jesus, the author and the perfecter of our faith, but we can do all things through Christ who strengthen us.

Therefore, I am going to let Laurie Cadue, Grace's amazing Administrator, share the lists of Baptisms, Membership, Weddings and Funerals, in this Grace United Church Gananoque 2024 Ministries & Financial Report, and make my last word be: **Grace United Church, continue to make ministry your priority and see how you will continue to soar on the wings of eagles, and God will provide all your needs according to the riches of God's Glory.**

You are **Beloved**, You are **Not Alone**.

May Grace Upon Grace be evident to you.

God's Servant-Daughter,
Rev. Takouhi Demirdjian-Petro
Ordained Minister Grace United Church-Gan.:
Nov. 1, 2020 -December 31, 2024



Grace United Church
Annual Congregational Meeting
Sunday February 25, 2024

Immediately following morning worship service

Present: Linda Brooks, Susan Barwell, Gary Seidl, Liz Dennison, Christina Gordon, Mary Haussler, Vicki Leakey, David Charles, Julie Price, Pamela Shea, Joan MacKinnon, Wes Rideout, Marg Worth, Barb Jenkins, Brian Brooks, Murray Roantree, Rhea Roantree, Dianna Grier, Bev Gibbs, Chuck Galway, Michele Denis, Diane Nuttall, Marilyn Belbin, Tammy Fergusson, Rev. Takouhi Demirdjian, Elaine Davidson, Anthony Maroni, Denise Wood, Diane Hayward, Eileen Thomson, Marilyn Melvin, Raymond Shea, Angus Fergusson, David Grant

The meeting was called to order by Marg Worth.

Motion by Barb Jenkins to admit adherents to vote at the Annual Congregational Meetings and Official Board Meetings, and to sit on committees but not to chair, for the period of 2024/2025.

Seconded by Denise Wood. Carried.

Opening prayer was led by Rev. Takouhi. She remembered those who had passed away in 2023.

Acting chair and secretary for this meeting:

Motion by Pamela Shea to appoint Brian Brooks as acting chair. Seconded by Tammy Fergusson. Carried.

Motion by Christina Gordon to appoint Diane Nuttall as acting secretary. Seconded by Tammy Fergusson. Carried.

Opening remarks: Brian Brooks welcomed all to the meeting, noting that there several important items on the agenda.

Minutes of the previous Annual Congregational Meeting held on February 12, 2023:

Eileen Thomson moved that these minutes be accepted. Seconded by David Charles. Carried.

Trustees Report: Despite the volatile financial markets throughout 2023, the TD Trust fund had a gain of \$28,135.

\$100,000 was transferred to the Operating Budget in 2023.

The balance on December 31, 2023 was \$732,160.

However, with the Conner Estate Endowment being locked in, there is only \$140,000 available to use.

Given transfers to the Operating Budget in past years, this useable money won't last long.

Thus, the Trustees have sought legal advice on the possibility of unlocking the Conner Estate funds. The initial response from the Kingston lawyer was that this would not be favourably received. The lawyer will investigate further.

Vicki Leakey moved that this report be accepted. Seconded by Joan MacKinnon. Discussion followed on how to increase our revenue.

Some questioned whether we should continue spending money on further lawyer action since the initial response to unlocking the Conner Estate Endowment was not favourable. The Kingston lawyer was given a retainer of \$1,500 (of the \$5,000 previously approved by the congregation). It is doubtful that all of the \$1,500 has been spent to date.

The Trustee's Report was carried.

Treasurer's Report for 2023 shows that Trustee transfers were \$20,000 less in 2023 than in 2022.

Offerings and fundraisers were up significantly. But with the increase in revenue from holding more fundraisers, the cost to hold these fundraisers also increased.

Maintenance costs are higher because of the increased use of the building.

Even with these increases in revenue, we are quickly running out of Trustee funds to supplement the Operating Budget. The available money will last less than 2 years.

The tax rebate received in 2023 was for both 2022 and 2023.

Budget for 2024 shows increases in offerings and fundraisers.

Once the Cogeco equipment is all installed we will receive the yearly rental fee.

Transfer from Trustees is capped at \$40,000, with a deficit of \$53,950.

Raymond Shea moved that the Financial Statement as of December 31, 2023 and the 2024 Budget be accepted. Seconded by David Charles.

There was discussion as to whether we should spend any more money on lawyer's fees to break the Conner Estate when the initial response was not favourable. To date we have spent \$2,300 on fees for two lawyers.

Rev. Takouhi pointed out that the Book and Study Allowance should be \$1,750.00.

The December Statement and 2024 Budget was carried.

Election of Officers: The nominations were as follows:

Official Board (1 year term) Returning members are: Chair Brian Brooks, Vice-chair Bruce Wilson, Treasurer Vicki Leakey and Secretary Diane Nuttall.

There were no nominations from the floor.

Session (3 year term) Thanks were given to Marg Worth, Cheryl O’Leary, Susan Barwell, and Diane Kirkby whose terms have ended.

Nominated new members were Joan Shaw, Michele Denis, Wes Rideout, and Gary Seidl. There were no nominations from the floor.

Stewards (3 year term) Thanks were given to Linda Brooks, Christina Gordon, and Diane Nuttall whose terms have ended.

Nominated new members were Diane Hayward, Chuck Galway, and Mary Haussler. There were no nominations from the floor.

EOORC Representative: Thanks were given to Denise Wood whose term has ended.

Nominated new member was Tammy Fergusson.

There were no nominations from the floor.

Ministry and Personnel: All members are returning, but they would welcome another member.

There were no nominations from the floor.

Trustees are all returning.

Barb Jenkins moved that these nominations be accepted. Seconded by Marg Worth. Carried.

New Business:

Remit 1: Rev. Takouhi spoke on Remit 1: Establishing an Autonomous National Indigenous Organization. Each pastoral charge is asked to vote on the remit. No action is registered as a “No” vote.

Moved by Pam Shea to vote “Yes” to Remit 1. Seconded by Denise Wood. Carried.

Ministries and Financial Report:

Tammy Fergusson moved that this report be accepted. Seconded by Barb Jenkins. Carried.

Establishing a Visioning Team: This team will work with the Minister to bring ideas to the Official Board on how to move forward.

Moved by Gary Seidl to establish a Visioning Team – the Way Forward under the leadership of Rev. Takouhi. Seconded by Joan MacKinnon. Carried.

Motion: Moved by Murray Roantree that the congregation tell the Trustees to cease any further action to break the Conner Trustee. Seconded by Dianna Grier. Carried by a vote of 20 to 4.

Closing Benediction was given by Rev. Takouhi.

Motion to Adjourn: Linda Brooks

2024 Board & Committee Members of Grace United Church

Official Board

(The Official Board is comprised of all members of the Board of Stewards, Session and appointees from the other boards.)

Official Board

Chair: Brian Brooks

Vice Chair: Bruce Wilson

Clerk: Diane Nuttall

Committees of the Official Board

Session

Chair: Barb Jenkins

Clerk: Julie Price

Vice Chair: Colleen Harding

Michelle Denis

Tammy Fergusson

Gary Seidl

Joan Shaw

Board of Stewards

Chair: Vicki Leakey

Clerk: Mary Haussler

Treasurer: Vicki Leakey

Vice Chair: Shirley Clark

Diane Hayward

Dave Charles

Cliff Edwards

Chuck Galway

Official Board Appointees

U.C.W. – Denise Wood

Adult Group - Vacant

Men's Fellowship – Vacant

Maintenance: - Vacant

Memorial Fund: Julie Price

Ways & Means – Vacant

Treasurer: Vicki Leakey

Trustees: Angus Fergusson

M&S Enthusiast: Dave Charles

Ministry & Personnel – Elaine Davidson

EOORC Rep: Dave Charles & Tammy Fergusson

Trustees

Angus Fergusson

Marilyn Belbin

Vicki Leakey

Brian Brooks

Joan MacKinnon

Shirley Clark

Ministry & Personnel

Elaine Davidson

Pam Shea

Liz Dennison

Memorial Committee

Julie Price

Vicki Leakey

Handbook Committee: Julie Price, Marg Worth, Nancy Abrams, Colleen Harding

Other Committees

Maintenance Committee

Chair:

Brian Brooks

Angus Fergusson

Raymond Shea

Darryl Wood

Chuck Galway

Ways & Means Committee

Chair - Vacant

Paul & Carolyn Scott

Dianna Grier, Diane Kirkby

Tom & Carol Currie, Merna Price,

Betty Matthews, Elaine Davidson

***(Anyone who would like to contribute)*

Worship Planning Team:

Rev. Takouhi Demirdjian-Petro

Paul Harding

Donna Norman

Tammy Fergusson

(Note: To be on Session, Stewards, Official Board, Trustees or Ministry & Personnel, you must be a full member or Adherent of Grace United Church, be nominated and approved at the Annual General Meeting. To be on other committees, such as Ways & Means, Maintenance Committee membership is not required.)

Official Board Report – 2024

Grace Church continues to keep its head above water and marches into 2025 with strong vitality and vigor, thanks to the many Church family members that work so hard to “keep the doors open”.

The fact that we, like so many other churches, regardless of denomination, are in a financial bind is well known. Grace of course is some what unique in that we have over \$500,000 in a donation from which we can only make use of the generated interest. Our efforts to see if we could access some of the locked in funds were not successful. Angus Fergusson and Vicki Leaky continue to work very hard to ensure that we get every interest dollar we can out of this money.

They of course are not alone in their efforts –

- The Pies for God’s Sake team generated over \$5,000 and are still at it.
- Paul Harding and Cliff Edwards continue with their concerts not only bringing revenue to the Church but entertainment to the whole community. Most concerts are almost or totally sold out.
- Our steeple and electrical room lease with COGECO will earn the Church a total of \$10,408 for the first year and \$11,491 for the second. This amount increases each year for the 5-year term, when a new agreement will be negotiated.

With the top floor former Ministers and Secretary’s offices we have an opportunity for residential rental income. The Town has told us that due to zoning restrictions, retail operations are not permitted. Barb Jenkins and her team are working very hard to see if this transformation is possible. Keeping in mind the associated costs and if grants/outside funding is possible to make the space livable.

The leaving of Rev. Takouhi was a bit of a two-edged sword! She will be missed. I for one felt that she brought a very vibrant approach to her ministry and certainly got your attention when she had a point to make. Alternatively, the money saved by not having to pay for salary, pension and other expenses allows Grace to have a much better chance of survival.

This will be my final Official Board Report as Board Chair. As such I can’t say enough to those that made my four years in this post, a relatively smooth ride. We had challenges! Finding a new minister. Who can ever forget Covid? The need for a completely new heating boiler – just to name a few.

To the members of the Visioning/Way Forward Committee I wish you all the success in the world. If anyone can keep the doors of Grace open – it is you.

Brian Brooks , Almost retired – Board Chair

Board of Stewards Report – 2024

The Board of Stewards experienced a few changes this year, a big thanks to those that had completed their term, some extended and we welcomed new members, Diane Hayward, Mary Haussler and Chuck Galway for the year. Denise Wood ended her term on stewards but thankfully took on the role of being the main contact and organizer for the annual Christmas Markets working with Laurie.

We want to express our appreciation to all members of our church family that managed to provide the offerings received this year, all of your givings helped us financially.

The fundraising efforts were very successful as demonstrated on the next table with revenue of \$28,707, less expenses of \$11,311 to net income of \$17,395. Again a huge thanks to our well known "Pie Ladies" who brought in net income of \$5,809, much appreciation to the continued efforts of Tom and Carol Currie and Elaine Davidson for purchasing the supplies and selling the pies throughout the year. They have created a great social network of many working hard and having fun to get these pies ready for the freezer.

Our concerts were a great hit thanks again to organization from Cliff Edwards and Paul Harding. We also held a Pancake supper that was well received and a magic show for young families. Our Christmas market was another great success and brought in \$5,095. 2024 was a challenging year for the stewards as we looked for opportunities to rent the hall, find new fundraising opportunities and look to how we could receive groups from the community to provide them a space for outreach programs. The Gananoque Food Network was a very successful program where residents could come and learn how to prepare new recipes and stay and have a social meal. As we were able to build on the Benevolent funds made to assist with families and agencies in need, we again provided funds towards the community programs such as Linklater Breakfast Club, the Food Bank, Gananoque Refugee, Clothes for Kids, Christmas for Kids and bursary to Gananoque Secondary School and T. R. Leger students, Homeless Initiative as well as helping actual community families in need totaling \$4,786 of community outreach.

Grace United Church is proud to be recognized as a church that looks to support the community and various outreach programs.

Thank you, Mary Haussler and Diane Hayward who have stepped, up to provide record of minutes of our regular meetings, it is very much appreciated. We are a strong church family and I look forward to a new year to work and be inspired by these wonderful people.

Vicki Leakey

Chair of Stewards/Treasurer

2024 Fundraising Summary (Dec/31/24)				
		Income	Expense	Proceeds
Pancake Supper		\$ 1,313.50	\$ -	\$ 1,313.50
Nunny Bag		\$ 106.00	\$ -	\$ 106.00
Pies		\$ 12,525.22	\$ 6,716.30	\$ 5,808.92
The Bobby Concert		\$ 2,969.00	\$ 1,000.00	\$ 1,969.00
Triola Trio/Melodia		\$ 909.55	\$ 451.50	\$ 458.05
The PlowBoys		\$ 1,407.75	\$ 1,364.50	\$ 43.25
Lightfoot		\$ 3,745.00	\$ 1,438.53	\$ 2,306.47
Market		\$ 5,435.60	\$ 340.41	\$ 5,095.19
Fundscript		\$ 255.44		\$ 255.44
2025 Concert		\$ 40.00		\$ 40.00
		\$ 28,707.06	\$ 11,311.24	\$ 17,395.82

Christina Kaya
presents
"NUNNY BAG"
A Magic Show

Join the Fun for stories, poems, songs, crafts
and a Most Magic Event.
at Grace United Church, 120 Pine St. Gananoque.
Saturday, November 19 at 2:00pm.
Admission by Donation. All are welcome

Yummm,
Pie & Ribs.
What could
be better?

Grace United Church will be a Ribfest,
Saturday June 29th with a limited
quantity of our delicious precooked fruit
pies.
Don't miss out, buy early.
Look for us, just inside the gates.

The PLOWBOYS

Traditional Country Music at its finest.
Thursday, September 26th at 7:30 pm, at Grace United Church,
120 Pine St., Gananoque ON
Tickets are \$25 and available at (Cash only) Grace Church,
Beggars Banquet Books & the Gananoque Visitors Centre.
Or online scan the QR code.

Grace United Church
Annual Christmas Market
Saturday, November 30th
10:00 am to 2:00pm

Merry Christmas

Local Vendors with Crafts, Baked Goods, Candles, Coffee, Avon, Humane Society Table, Wood Working and so much more.
Silent Auction - Raffle table
Delicious Hot Lunch
All are Welcome
Free Admission

SHROVE TUESDAY
PANCAKE SUPPER
FEBRUARY 13, 2024
4:30 P.M. TO 6:30 P.M.
AT
GRACE UNITED CHURCH
120 PINE ST.
GANANOQUE, ON

Cost - by Donation
All are Welcome

"Take Good Care Of My Baby"
"My Special Angel"
"Blue Velvet"
"Wild One"
"Volare"
"Mack The Knife"
"Splish Splash"
"Fortune Teller"
"Rockin' Robin"

The Bobby SHOW
By Michael K Myers

A tribute to the great "Bobby" singers of the late 50's, and early 60's
- Bobby Darin, Bobby Vee, Bobby Vinton, Bobby Curtola, and many more.
- Plus the stories behind the singers, and their songs.

Performed by Michael K Myers
and his band The Real Gone Cats

2024 Session Report

Session has had a busy year helping with worship services including communion and baptisms. Our sub committee of Worship planning organized and coordinated our continued outreach to Carveth and Fox Run homes. We can continue in 2025 despite Rev. Takouhi not attending and will change to a hymn sing. All from the church are welcome and needed to come along. See Paul Harding or Tammy Fergusson.

We are looking to enlarge our Sharing and Caring sub committee as without a minister it falls to us to provide visitation and support in times of need. Joan Shaw will head this up and has already organized visits to shut ins. Anyone who would like to do some of these visits is welcome. Susan Barwell will continue to hand make any cards we need to send. She does such lovely artwork. Please notify her or Laurie of a need. Prayer Shawls continue to be lovingly made by the Knifty Knitters and were blessed during the service on May 5th.

We have had a generous donation of assorted cards from church members. EOORC will be assigning a Pastoral Care Supervisor to assist with end of life and ceremonial needs. We have had Rev. Janet Evans as an EOORC rep to attend our Session meeting.

Our Lenten Calendar brought in some needed funds for the Gananoque Refuge Settlement Group. This effort was focused on "Counting our Blessings "and helping someone in need by sharing our money which was collected at Easter. Hamse is a refuge trying to bring his family to Canada.

June 9th was the 99th anniversary of the United Church of Canada. Due to the power outage in Gananoque, we worshipped with our neighbours at Lansdowne United Church. Tammy Fergusson was their worship leader. As Grace Choir had an anthem ready, they were invited to present "This is the Day the Lord has Made" under the direction of Music Director Paul Harding. Coffee, birthday cake and other treats were available during social time after service. Grace United attendees were received by a warm welcome from the Lansdowne congregation.

The 100th Anniversary of UCC will be in June and you are able to sign up to go by bus to Ottawa for the mass service and choir.

Sponsorship opportunities for various church events and concerts are being used. We have a list of opportunities, see Julie Price. This allows us to fill requests for specific giving.

We held a cleaning bee in the spring in order to give the sanctuary a polish and tidying. Thanks to all the participants.

We have replaced the chipped communion table glass with a vinyl top. Thanks to Paul Harding.

September 30th there was a lantern lit walk and event in Gananoque for National Day of Truth and Reconciliation. On Sunday the 29th Grace United recognized the Day by wearing orange.

Grace United had our 188th anniversary, we celebrated on November 3rd. We had a catered lunch after church and a presentation focused on our history around the fire of 1979. This was a story that many were not familiar with, and it highlighted the strength in adversity that this community of faith has shown.

A farewell Lunch for Rev. Takouhi was held on Dec 15th with help from the decorating committee and a host of volunteers.

Over advent we decorated the church so beautifully again. Thank you, team. We had a memorial tree and a White Gift Sunday with donations going to the Gananoque and Area Community Kitchen.

There is a roster of worship leaders prepared already to take us to May 25. Session will overlap the responsibilities of the visioning committee as it relates to clustering and negotiating what our future worship will look like. Tammy Fergusson, Colleen Harding, Dave Charles and Chuck Galway will be representing GUC at the table.

There will be a reorganization of Session members, and we are looking forward to having some new faces

Chair of Session, Barb Jenkins

Weddings

Rev. Takouhi officiated six weddings this year, two at Grace United Church.

Jacob Watson & Ashley Cledget (Grace)

Micheal Topping & Emily Reonstra

Ramon Nascimento & Katie Dennison (Grace)

George Townsend & Tina Goodfriend

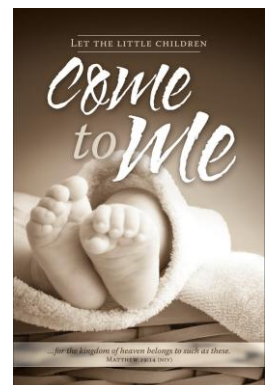
Johnathan Kamleka & Alexis Heurter

Leo Gregory & Tina Best



Baptisms

Magnolia Zentil and Addeline Day



Visioning Committee Report
Grace United Church
January 14, 2025

The Visioning Committee is focused on two initiatives: Clustering with other churches and Creating an Apartment at Grace United.

Clustering

We welcomed Rev. Mary Royal-Duczek to our last meeting. Rev. Mary is the Community of Faith and Network Support Minister for EOORC Regional Council. According to Rev. Mary Royal-Duczek the word Clustering came into being with the restructuring of Presbytery in 2018. A Cluster is a group of churches that come together to share resources. It can be an informal arrangement (a potluck or shared event) or it can be a more formal arrangement (a shared minister).

What would Clustering look like for Grace United Church?

Grace United is best suited for a formal Cluster with a shared ministry. Seeley's Bay Pastoral Charge is the only Church in the area who have a full-time Minister. Their minister, Rev. Don Stiles sent out a letter to all the churches in the area asking if he could assist in some way. Grace, and Lansdowne United have responded to the letter and we are currently exploring a way to share Rev. Don Stiles with Seeley's Bay Pastoral Charge.

We are still in initial talks, but it could look like Rev. Don Stiles visiting Grace United once a month with the rest of the worship services being covered by a Leadership Team. The Leadership Team would consist of retired ministers and licensed lay worship leaders. The basic running of the church would continue with the paid administrator, caretaker and organist. We recommend retaining a Pastoral Care Minister for pastoral care emergencies. We recommend the Caring and Sharing Team at Grace United continue to keep in touch with the faith community and visit during scheduled Hymn Sings at Fox Run and Carveth Care Homes. Rev. Whit Strong is the Pastoral Relations Representative for EOORC and he and Rev. Mary Royal-Duczek would help organize the logistics of the Cluster.

Seeley's Bay Pastoral Charge

Chuck Galway is the Liaison for Seeley's Bay Pastoral Charge. Seeley's Bay and Olivet United are a two-point charge that is ministered by Rev Don Stiles. They believe that other churches in the area are going through the same situation as we are with

decreasing membership and dwindling budgets. They wish to work together as a team to keep all churches independent and open.

Lansdowne United Church

Tammy Fergusson is the Liaison for Lansdowne United Church. They are a vibrant community with an active Youth Group. Lansdowne United has continued to provide regular worship services without a minister since 2019. They have two retired ministers and Tammy Fergusson to cover the services each month. Tammy Fergusson continues to update Jan Orr and the Elders about clustering with Seeley's Bay and Grace United Churches. Lansdowne United has joined Grace United in worship and we have worked together many times in events like Messy Church and Truth and Reconciliation Events. Lansdowne United has also replied to Seeley's Bay Pastoral Charge's community letter.

Informally Getting Together

On January 18, 2025, Grace, Seeley's Bay and Lansdowne United Churches met in the Fellowship Hall of Grace United Church. We had an informal chat with Rev. Don Stiles to get acquainted. The atmosphere was positive as we realized that all churches want to hold weekly services in their own churches, but all churches are facing similar challenges for the future.

Next Steps

The Visioning Committee will continue to explore ways to share Reverend Don Stiles and to cluster with Seeley's Bay Pastoral Charge and Lansdowne United Churches under the guidance of Rev. Mary Royal-Duczek and Rev. Whit Strong. Before arrangements are finalized, the Visioning Committee will report back to Grace United Church's Faith Community for their approval.

Renovating Grace United to House an Apartment

Barb Jenkins has worked tirelessly to find ways for Grace United's church building to be rented out as housing. She has looked at renting our building to local residents and organizations such as Interval House, and The Gananoque Arts Network. The third floor of the Christian Education Wing could be renovated into a possible apartment. Building Inspectors, Contractors from the Town and an Architect from the area have toured the church. The Committee are still in initial talks, but the apartment idea looks favourable and feasible.

Dave Charles discovered the Seeds of Hope Granting Program from the United Church of Canada Foundation that could grant us \$25,000. They would match us dollar for

dollar allowing us to pay back only half of the amount. Brian Miller, an architect from Pine and Stone suggests that the apartment can be renovated within this budget.

Chuck Galway has contacted Katja Britain from United Property Resource Corporation (UPRC) which is an advisory company for The United Church of Canada. Katja Britain says that there is free grant money available if we can prove that the apartment is a sustainable and green building. The UPRC will also provide a free energy assessment.

Next Steps

The Visioning Committee will continue to explore ways to renovate Grace United Church's Christian Education Wing into an apartment by investigating ways to secure funds, to explore plans, to research safety and property policies, to explore being landlords and to find responsible renters under the supervision of the United Church of Canada. Before plans are finalized, the Visioning Committee will report back to Grace United Church's Faith Community for their approval.

Respectfully submitted,

Tammy Fergusson

Licensed Lay Worship Leader Report 2024

Worship Experience

February 11	Planned and delivered Worship Service	Lansdowne United
April 16	Planned funeral	Lansdowne United
May 12	Planned and deliver Worship Service	Grace United
May 19	Planned and deliver Worship Service	Grace United
June 2	Planned and deliver Worship Service	Grace United
June 9	Planned and deliver Worship Service	Grace United
September 8	Planned and deliver Worship Service	Lansdowne United
September 15	Planned and deliver Worship Service	Lansdowne United
September 22	Planned and deliver Worship Service	Grace United
September 29	Planned and deliver Worship Service	Grace United
October 13	Planned and deliver Worship Service	Lansdowne United
October 27	Planned and deliver Worship Service	Christ United, Lyn
November 10	Planned and deliver Worship Service	Lansdowne United
November 18	Planned and deliver Funeral Service	Lansdowne United
December 1	Planned and deliver Worship Service	Lansdowne United
December 8	Planned and deliver Worship Service	Lansdowne United
December 15	Planned and deliver Worship Service	Lansdowne United

December 22	Planned and deliver Worship Service	Lansdowne United
December 29	Planned and deliver Informal Worship Service	Grace United

Organist Experience

January 21	Played the organ for Worship Service	Lansdowne United
February 11	Played the organ for Worship Service	Lansdowne United
April 28	Played the organ for Worship Service	Lansdowne United
November 17	Played the organ for Worship Service	Christ United, Lyn
Each month	Played keyboard for Chapel Service	Carveth Care Centre
Each month	Played organ for Chapel Service	Fox Run Care Centre

Experience

Exploring Easter traditions in Portugal
 Reading about Jungian Psychology
 Participating in EOORC General Meetings via Zoom
 Learning about the David Suzuki Foundation
 Interviewing Vicki Keith (Great Lakes Marathon Swimmer)
 Reading about The Pike Fish Food Market’s Method of Happiness
 Attending UCW events and Church Rallies
 Participating in Session, Worship Planning Team
 Singing in all choirs of the three churches that I lead worship in
 Learning how to plan and deliver a Funeral and Graveside Service
 Leading and studying an Advent Devotional Book Study
 Studying various ministerial theology like Walter Bergermann and RC Sproul
 Chairing and writing Minutes for the Visioning Committee
 Learning about the various ways that Churches cluster in the EOORC Region
 Meeting Rev. Mary Royal-Duczek to assist us in the process of Clustering
 Writing and delivering a farewell speech for Reverend Takouhi Demirdjian Petro
 Writing, singing and recording a Worship Song with musician, Tim Hallman
 Respectfully submitted,
 Tammy Fergusson

Worship Planning Team Report 2024

Thank you Reverend Takouhi Demirdjian-Petro

The Worship Planning Team would like to thank Reverend Takouhi Demirdjian-Petro for all of her time and dedication in leading Grace United Church these past five years. We now have big shoes to fill and we will miss her.

Our Time So Far Without A Minister

For the most part, Grace United has made a good transition. The community is beginning to understand that we need to volunteer more in order to fill the large space left behind from Reverend Takouhi Demirdjian-Petro.

Laurie Cadue has received calls in the office about Baptisms and emergency pastoral care. The Planning Team recommends Session to retain a Pastoral Care Minister.

Tammy Fergusson is a Licensed Lay Worship Leader that is available to provide leadership during regular worship, but under her license, she cannot conduct Baptisms or Communion or officially act as a pastoral care minister.

Welcome Package

The Worship Planning Team put together a handbook for the guest speakers who are filling the pulpit. This will allow regular worship to be more consistent.

Hymn Sings At Carveth and Fox Run

Paul Harding will offer a Hymn Sing at Fox Run once a month and invites the choir or anyone from Grace United to join him.

Tammy Fergusson will offer a Hymn Sing at Carveth Care Home every last Tuesday of the month (except March) and invites the Caring and Sharing Team or any member of Grace United to join her.

Pulpit Supply List

With the help of the Worship Planning Team, Colleen Harding and Tammy Fergusson put together a Pulpit Supply list until May 2025. Guest speakers will continue to fill the pulpit until other arrangements are made. The Schedule is posted on the website and will be advertised in the bulletin.

Respectfully submitted,
Tammy Fergusson

Annual General Meeting Report from Ministry & Personnel for 2025

Liz Dennison, Pam Shea, and Elaine Davidson

1. Rev Takouhi finished her final day at Grace United Church on December 24, 2024, after a 4 year term in order to begin her calling at the united church in Smith Falls, beginning on January 1, 2025.
2. A luncheon was held after church service, on Dec 15, 2024, to recognize Rev. Takouhi's contribution to our Community of Faith and her leadership to Grace.
3. M & P hosted a Christmas luncheon at Pam's home in December to recognize and thank Paul and Laurie for all their hard work over this past year, which was enjoyed by all.
4. The M & P would like to acknowledge all of the dedication and hard work the staff has completed over the past year, despite personal family tragedies experience by both Laurie and Paul.
5. It should also be noted that Paul donated part of his salary this past year in attempt to help the financial situation of the church.
6. Paul was not able to take all of his holidays because he needed to stay close to home to support his family.
7. All personal contracts for 2024 were completed and agreed on and filed as per protocol.
8. It is recommended that since Doug Gifford has been paid \$150 since 2020, this be raised to \$175 (\$235 with choir rehearsal) to account for inflation.
9. Paul Harding will be away on holidays from Feb. 17 to Mar. 14, 2025. Doug Gifford will provide the music for our church services in his absence.
10. The United Church of Canada recommended compensation adjustments of 3% for 2025 to attempt to match inflation. Paul Harding denied the suggested compensation and will stay at his 2023 salary (this is the second year that Paul has denied his salary increase). This is a tremendous sacrifice to our church during a financially difficult time. GUC should recognize Paul for his generosity and ongoing commitment to GUC.
11. Elaine Davidson will have completed 5 years as a member of the Ministry and Personnel Committee and will be retiring
12. Pamela Shea will complete her 3-year term on the Ministry and Personnel committee and will be taking off the next 3 years to provide time to complete her doctoral.
13. Liz Dennison will complete her 2-year term on the Ministry & Personnel Committee January 26, 2025.

Annual Maintenance Report for 2024

As in the past the Maintenance team of Brian Brooks, Chuck Galway, Ray Shea, Darryl Wood and Angus Fergusson were kept busy with the general upkeep of the Church facilities.

Monthly meetings continue the first Thursday of each month. During this time, we check each fire extinguisher to ensure it remains charged. Additionally, the emergency lighting is checked to confirm each light is in good working order. We also set off the fire alarm after notifying the Town and the alarm company. The heart defibrillator is confirmed to be in good order. Any minor repairs such as light bulb changes, battery replacements etc. are undertaken at that time.

Once a year the alarm company which monitors our alarm system visit the Church and check each fire extinguisher replacing those which are no longer working properly. They also check the alarm system linked to their office and the Town fire department. Sometimes a little extra help is required such as when Brian and Ray had to enlist the help of an eight-pound sledgehammer to give the door frame between the church hall and the storage room hallway a little extra persuasion. This allowed the door to close/open without massive effort.

Final clean out of the old third floor office area was completed. A shedding company was hired to shed all the unneeded/outdated documents. Some 24 boxes found their way to the shedder.

Heaters in the Church Hall were repaired by JET Electric. The fan motor in the heater at the Pine Street West entrance could not be repaired and was too costly to replace. Heat is still coming from the heater as it is supplied by the boiler system.

COGECO will install the antennas to the already in place brackets in early February.

This year Shrove Tuesday is on March 4th. We plan to carry on with the annual tradition and prepare/serve pancakes and sausages "with a little help from our friends".

Respectfully submitted:

Grace Church Maintenance Committee

Grace United Church EOORC Representatives Annual Report 2024

The Annual General Meeting was held May 31 to June 1 at Trinity United Church in Ottawa. Due to family commitments, Tammy Fergusson and I attended via Zoom. Many meeting segments reflected on significant historical events during the past 99 years since the formation of the United Church in June 1925. Much emphasis was on our commitment to diversity, social justice, and outreach. I was unable to attend all the sessions, but the most memorable presentation was the one done by Rev. Evan Swan-Smith on "Reimagining Evangelism". An interesting piece of data he shared was that despite the recent rise of Mega Evangelical Churches with attendance often in the thousands, after one year of attendance around 90% stop attending. From my personal perspective I understand this as the worship is very dynamic and exciting but not enduring. Relationships tend to be very superficial and not long lasting. Creating and strengthening connections to one another and God are key to developing strong spiritual growth and relationships.

With the recent departure of Rev. Takouhi as she answers the call to serve Trinity United Church in Smiths Falls, we are working closely with EOORC to identify alternatives for ministry support that best serves our current situation. To that end, it appears that clustering resources with nearby churches is an attractive option. We also seek their support to improve our church facility with funding and ideas. We have learned that our current challenges of smaller congregations in an increasingly secular world are not unique to us. For this we know that society is seeking refuge in challenging times.

Blessings,

Dave Charles and Tammy Fergusson
EOORC Representatives

United Church Women's Report
Grace United Church Annual Report 2024

Grace United Church's UCW meet on the 2nd Monday of the month and welcome all ladies

Our meetings include a devotional, an educational program and time for fellowship. Several members of Grace's UCW attended the Four Rivers Area Presbyterial Fall Rally on October 8th 2024 at Portland United Church. It was a wonderful day of Fellowship, Music and of course good food!

Our members also attended the Four Rivers Area Annual General Meeting on April 11th 2024 at Zion Memorial United Church in Carleton Place. Elections were held and I was elected as Vice President.

During the year our members along with other ladies of the Church worked at the annual Christmas Market, making pies with the Pie's for God Sake gang and made hats, mittens and scarves with the Knifty Knitters group which were sent to the communities of Moose Factory and Attawapiskat.

We served at the Shrove Tuesday Pancake Breakfast as well as the Celebration of Life for Charles Donevan and Cheryl O'Leary.

In November, UCW with the help of Susan Barwell created Christmas Cards to be sent to Fox Run by The River Retirement Residence, Carveth Care Centre and other members of the congregation. This has been our tradition for many years guided by our wonderful Cheryl O'Leary. We miss Cheryl's guiding hand and creativity and thank Susan Barwell for stepping up and creating this year's Christmas Card.

As a fundraiser we sold Advent Devotional Guides. The sale of the Devotionals raised \$90.00.

We supported the following Charities in our community: Salvation Army \$100.00, Gananoque Food Bank \$100.00, for Kids \$100.00 and \$100.00 to the UCW National Convention in Ottawa.

We received monies from our monthly collection, sales of devotionals and cookies and the Lenten Offering totally \$1043.00.

We want to thank the congregation for their donations to the Lenten Offer which we assist us in our work throughout the year.

Respectfully Submitted

Denise Wood President

UCW Financial Statement 2024

Receipts

Offerings	\$ 508.00
Lenten offering	405.00
	<u>\$ 913.00</u>
Sales	130.00
	<u>\$ 1043.00</u>

Disbursements

UCW Dues	98.00
Bank chqs.	6.34
Mileage	161.90
Misc Exp	45.20
Donations	400.00
Devotionals	44.08
	<u>\$755.52</u>

Balance as of 2023	\$ 539.54
Receipts	<u>1043.00</u>
	1582.54
Disbursements	(<u>755.52</u>)
Bank Balance	<u>\$ 827.02</u>

December 31, 2024

Submitted by Linda Brooks
UCW Treasurer



Choir Program Report 2024

2024 saw another year of service and leadership in worship by our faithful choir. Favourite anthems and new selections were rehearsed and presented in our weekly services. Our Spring potluck was hosted by Julie and Brian Price at their home East of town. Our Christmas potluck was a luncheon this time, held after choir practice at the church.

We are delighted to welcome back Gerri (Garrah) Heath to the fold; she was a member of our choir before heading off to the world of work. Now, like most of us, she's enjoying the world of 'post-work'.

The music of Worship at Grace United Church includes not only the choir anthems but occasional solos and instrumental offerings. A brass quintet at Easter and the uplifting trumpets of Gillian MacDonald and Kate Harding Smith at Christmas added to the special quality of music in our community of faith. Our thanks to tenor David Grant for a lovely solo during Advent.

Our numbers are small, but our dedication is unwavering. We would be happy any time to welcome new members to our ranks. Practices are Thursday mornings at 10:30 in the Choir Room. Just bring your love of singing - we'll take care of the rest. Mention is due of the long-standing service of some of our members. Without making light of the faithfulness of those who have sung in our for 'only' 20 years, special recognition is due of members of 50 or more and even 60 years - Marg Worth, Nancy Abrams, Rhea Roantree, Carolyn Scott and Paul Scott.

"Well done, good and faithful servants." Matthew 25: 23

Our wonderful Pipe organ had its first thorough tuning in a number of years in March. The Kingston firm of Frederick Knapton and Sons that built our organ in 1981 has retired from service, and organ tuner/technician Sylvain Brisson of Embrun, Ontario has taken on the task of maintaining our fine instrument.

Our audio/visual system continues to serve us well, providing flexibility in worship and for other events in the church. Our streaming equipment allows us to livestream our services each Sunday mornings to YouTube, as well as other services such as funerals. This is a ministry that is much appreciated by those unable to attend. In addition, our Sunday services are broadcast at no charge on Cogeco Cable TV, with a one-week delay. Grace United Church edits the service to 57 minutes and sends it on to Cogeco for broadcast. Volunteers Christina Kaya, Julie Price, Colleen and Paul Harding capably carry out the required tasks.

Respectfully submitted,

Paul Harding, Director of Music, January 2025

**GRACE UNITED CHURCH
CHOIR REPORT
DECEMBER 31, 2024**

Carried forward \$ 2,397.15
In memoriam donations (125.00)
Balance at year end \$ 2,272.15

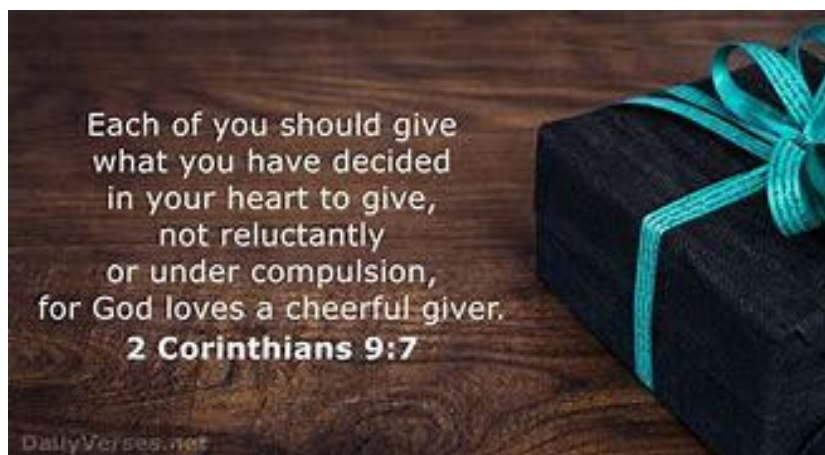
Prepared by: Dianna Grier

Grace United Church – Benevolent Fund (SGM)

<u>Balance, December 31, 2023,</u>	\$ 8,504.37
Deposits 2024	\$ 3,958.25
Disbursements	(\$ 4,286.25)
Bank fees	(0.00)
Balance, December 31, 2024	<u>\$ 8,176.37</u>

In 2024 the Grace United Church Benevolent Fund contributed to the following organizations.

Gananoque Food Bank	\$ 250.00
TR Leger Bursary	\$ 250.00
Gananoque Refugee (CYB)	\$ 1,336.25
GISS Bursary	\$ 500.00
Family in need	\$ 500.00
Gananoque Food Bank	\$ 500.00
Family in Need	\$ 200.00
Christmas for Kids	\$ 250.00
Linklater Breakfast	\$ 250.00
<u>Clothes for Kids</u>	<u>\$ 250.00</u>
Total disbursements	<u>\$ 4,286.25</u>



Mission & Service

Grace United Church

2024 Donations to Mission & Service

Month	Donations
Jan	\$ 1,221.00
Feb	\$ 1,171.00
Mar	\$ 1,351.50
Apr	\$ 1,308.50
May	\$ 963.50
Jun	\$ 1,151.00
Jul	\$ 1,086.00
Aug	\$ 943.50
Sep	\$ 878.50
Oct	\$ 993.50
Nov	\$ 1,006.00
Dec	\$ 1,449.00
Total	\$ 13,523.00



What is Mission & Service?

Compassion lies at the heart of generosity.

From serving a hot meal at a local community kitchen, to visiting a lonely neighbour, to financially supporting those in need in our local communities and around the world, the people of the United Church are committed to turning compassion into action.

In the last year alone, those who attend and support The United Church of Canada gave over \$25 million to people in need and projects that matter.

[What Is Mission and Service? | The United Church of Canada \(united-church.ca\)](https://www.united-church.ca)

Mission and Service Enthusiast 2024 Annual Report

As Mission and Service Enthusiast my role is to inspire folks at Grace United Church to turn our compassion into action. Attached is a summary of these actions as delivered by Colleen Harding in her "Your Generosity Matters" message on January 12 2025. It speaks for itself. Thank you, Colleen!

Throughout the year, we work together through our Mission and Service fund to support projects that provide clean water, food, shelter, education, medical aid, community of faith support, refugee programs, emergency aid, and much more both in Canada and around the world. In 2024, here at Grace Church we donated \$13,523 to the Mission and Service Fund through our weekly offerings. For a congregation our size that is remarkable and your generosity truly matters. But that is not all we do. During Advent we turned our attention to some of the needs here in our own community and once again your generosity was amazing.

Every Sunday during Advent we filled our Red Wagon full to overflowing with food, treats and personal products for the Food Bank. We recognized that families do not live by tuna fish and beans alone so we bought and donated cake mixes for kids birthday

cakes and snacks for their lunch boxes and toothpaste and shampoo, toilet paper and much more too!

This year our special White gift offering raised \$930 to help support the Community Kitchen Program that uses our kitchen downstairs to help parents learn new ways to make nutritious, economical meals for their families.

On the Sunday following Christmas we had a baby shower for baby Jesus and invited you to fill the manger with things that a new mother would welcome for her baby. You brought in baby clothes, blankets, boxes of diapers, shampoo, diaper cream, boxes of baby cereal and \$240. We used the money to buy gift cards for the grocery store and took everything to our local Health Unit. They offer a Healthy Baby Healthy Children program of home visits for young mothers who need support to care for and feed their young ones. They will deliver your shower gifts to the families in the area that need them the most.

Again, this year you were invited to put a named decoration on our Memory tree and make a donation in memory of a loved one that could not be with you at Christmas time. The \$365 you donated in this way will be used to further the work of our church here in our community.

From our Benevolent fund and the Special Grace Missions, we also donated \$500 cash to the Food Bank, \$250 to Toy Drive to help make sure there were toys under the tree for every child in Gananoque, \$250 to the Clothes for Kids to provide new, warm snowsuits, and \$250 to the Breakfast Club at Linklater School to help provide nutritious breakfasts.

As well, the UCW made \$100 donations to the FoodBank, the Salvation Army and the Clothes for Kids campaign.

Your generosity does truly matter and we thank you for helping us put our compassion into action throughout the year but especially here in our community during Advent and Christmas.

Submitted by Dave Charles M&S Enthusiast for Colleen Harding

*"And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on." **Mark 12:41-44***

Grace United Church - Trustee's Report for 2024

Investments

Financial markets continued to be volatile during the first half of 2024, then rose aggressively until year end. At the same time, interest rates started to drop resulting in an increase in our fixed incomes securities. We started the year with \$732,160 in our investment accounts. By year end we had \$683,952 allocated as \$567k of the Conner Estate money in a protected account and \$116,952 in a term investment. We removed about \$100k to supplement operating expenses in 2024 while increases in stock values, interest and dividends were added to our investment accounts.

In June, I had a discussion with Brian MacIntyre, our TD Wealth advisor, where he suggested we move our investments to a local bank to take advantage of their deposit options and/or investment strategies. He suggested this as our investments were now well below levels for TD Wealth management. In addition, we would receive better attention at a local bank and lower fees.

At our October meeting, trustees approved moving the funds into a BMO portfolio at our local BMO Branch on King Street. During December, this was accomplished with \$567k in ETFs and income funds, and \$117k in a term investment. This allows us to make use of the \$117k to supplement operating expenses as needed.

Insurance

The annual cost to insure the church for 2025 rose to \$15460. Our Insurer, HUB International, informed us in October that they were offering two options under our policy called the UCC Protect United Insurance, to reduce the premium cost. We could reduce our policy cost by either 7 or 15% by agreeing to a reduced replacement cost for the church's property/boiler by either 50 or 75%. Trustees agreed that the reduction of 15% in insurance premiums was not worth our risk in reducing the replacement value by 75%.

Inventory

In 2022, the insured replacement value of the church was estimated at \$7 million. As required by our new insurer, this will have to be updated in 2027.

Meetings

Two meetings were held in 2024, on June 18th and Oct 17th. On Friday June 14th I had a telephone discussion with Brian McIntyre on the status of our investments with TD Wealth. In December, Vicki and I met with our new BMO Investor advisor to address the transfer of our investments to BMO. Attendees: Angus Fergusson (Chair), Vicki Leakey (Treasurer), Brian Brooks, Marilyn Belbin, Joan MacKinnon and Shirley Clark.

Submitted by Angus Fergusson, Chair of Trustees

**GRACE UNITED CHURCH
BANK OPERATING ACCOUNT
BOARD OF TRUSTEES
FINANCIAL REPORT
DECEMBER 31, 2024**

RECEIPTS

Opening bank and investment balance, January 1, 2023 **\$ 732,160**

Income earned from investments

Total receipts \$ 51,792

Unrealized loss (\$ 4,992)

DISBURSEMENTS

Transfer of funds to operating (\$100,000)

Closing investment balance, December 31, 2024 \$ 678,960

Closing balance of investments

INVESTMENTS

Book Value

Market Value

Cash and GIC \$ 116,952 \$ 116,952

BMO Canadian Equity ETF Fund \$ 33,500 \$ 32,719

BMO Monthly Income fund \$ 250,000 \$ 248,372

BMO Conservative ETF Portfolio \$ 250,000 \$ 248,246

BMO US Equity Fund \$ 33,500 \$ 32,671

Total portfolio \$ 683,952 \$ 678,960

(full copy of the investment statement is available)

An estate donation restricting expending to income earned on the endowed funds of \$562,008 these restricted funds total \$562,008, representing funds held for specific purpose. The Trustees will monitor appropriate disbursement of funds held without restriction which totals \$116,952, as future needs occur.

Prepared by: **VICKI LEAKEY, TREASURER**

2024 Financial Report
Grace United Church Memorial Fund (Outreach)

*****-719

Receipts:

Closed dormant account	\$ 135.73
from variable GIC	.70
Donations in memory of *	<u>3,953.03</u>
	\$ 4,089.46

Expenses:

Bank charges (12x\$4)	\$ 48.00	-	<i>Fee for paper statements.</i>
*3rd party donation fees	<u>\$ 24.00</u>	-	<i>*My Tribute & Canada Helps have fees which are deducted before we receive the donation.</i>
	\$ 72.00		

Disbursements: 2024

- went directly to Church operating \$500.00
(account per wishes of donors)

Opening Bank Balance as of January 2024 -	\$12,472.53	
Bank account increase:	<u>\$ 3,517.46</u>	
Bank balance January 2025		\$ 15,989.99
		\$ 15,990.00
Investments BMO - Variable GIC		\$ <u>26,278</u>
<i>(interest of \$700 earned in 2024)</i>		\$42,268

Donations were received in 2024 in loving memory of:
 Gertrude Joan Batstone, Vera DeWolfe, Kay & Charlie Donevan,
 Cindy Douds, Wanda Garrah, Helen Merkley, Cheryl O'Leary, Jack Petch,
 Don Price, Sharon Price, Joan Simpson & Bob Swainson

35 receipts issued by Memorial Fund, 7 by Canada Helps & 1 from Grace United

Note: It can confuse the counters when cheques for the Memorial Fund are left on the offering plates, **unless, clearly marked** in the Pay to the order of line as: **Grace United Church Memorial Fund** or put in a **separate envelope**.

Submitted by Julie Price (chair) & Vicki Leakey (treasurer)

**GRACE UNITED CHURCH
MEMORIAL AND OUTREACH FUND
FINANCIAL REPORT
DECEMBER 31, 2024**

RECEIPTS

Opening balance, January 1, 2024	\$ <u>37,174</u>
Donations	\$3430
Interest on investment	1712
	<u>5,142</u>
	\$ 42,316

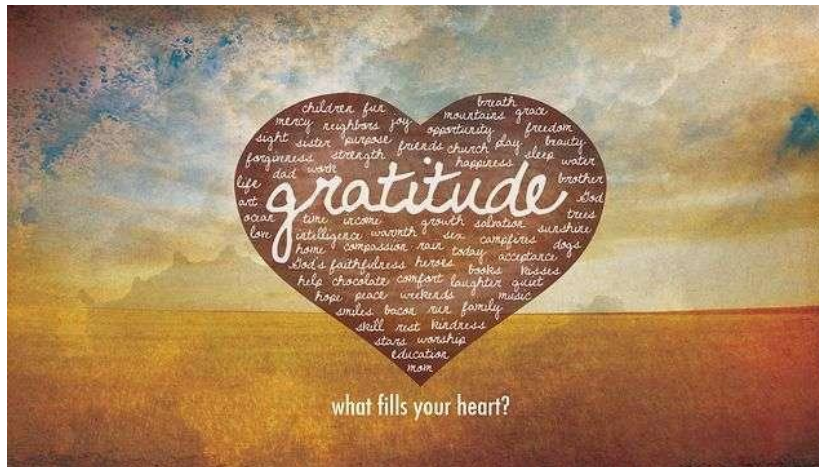
DISBURSEMENTS

Admin	48
Closing balance December 31, 2023	\$ <u>42,268</u>

INVESTMENTS

BMO Variable GIC, due January 2025	\$ 26,278
BMO Bank Account -	<u>\$ 15,990</u>
	\$ 42,268

Prepared by: Vicki Leakey, Treasurer



Grace United Church – Financial Statement, as at December 31, 2024

Grace United Church
Financial Statement

as at December 31, 2024

OPERATING RECEIPTS	2024 ANNUAL BUDGET	December	2024 YTD	2023 TYD
Offerings	\$ 110,000	\$ 11,852	\$ 100,844	\$ 80,516
Weddings			\$ -	
Outside Groups	\$ 7,000	\$ 2,262	\$ 11,113	\$ 4,740
Session Fundraisers		\$ 230	\$ 1,060	\$ 576
Fund Raisers	\$ 35,000	\$ 7,339	\$ 28,588	\$ 24,335
Tax Rebates	\$ 5,000		\$ 3,517	\$ 10,110
Gov Rebates (CEWS)				
Receptions	\$ 500			
Transferred from Trustees	\$ 40,000		\$ 100,000	\$ 100,000
Community Kitchen		\$ 930	\$ 1,000	\$ 1,000
Broadview	\$ 150		\$ 90	\$ 120
Estate/Misc				
Misc **	\$ 8,000		\$ 941	\$ 507
Total Operating Receipts	\$ 205,650	\$ 22,613	\$ 247,154	\$ 221,904
MISSION RECEIPTS	ANNUAL BUDGET			
Mission & Service Fund	\$ 17,000	\$ 1,449	\$ 13,496	\$ 14,543
Benevolent Fund	\$ 3,000	\$ 765	\$ 4,508	\$ 2,953
White Gift/ MISC	\$ -	\$ -		\$ 120
Total Mission Receipts	\$ 20,000	\$ 2,214	\$ 18,004	\$ 17,616
Total Receipts	\$ 225,650	\$ 24,827	\$ 265,158	\$ 239,520
OPERATING EXPENSES	ANNUAL BUDGET	December	YTD	YTD 2023
Personnel	\$ 159,300	\$ 12,430	\$ 153,925	\$ 137,050
Office	\$ 15,250	\$ 390	\$ 9,570	\$ 13,137
Maintenance	\$ 55,500	\$ 4,780	\$ 53,333	\$ 43,275
Capital Projects				\$ 2,496
Congregation Expenses	\$ 6,750	\$ 5,584	\$ 7,625	\$ 5,169
Community Kitchen			\$ 1,272	\$ 430
Session	\$ 3,300	\$ 765	\$ 3,435	\$ 3,420
Stewardship	\$ 20,500	\$ 627	\$ 11,636	\$ 18,388
Total Mission Expense	\$ 20,000	\$ 2,214	\$ 17,981	\$ 18,156
MISC				\$ 60
Total Expenses	\$ 280,600	\$ 26,791	\$ 258,776	\$ 241,581

Operating Receipts to Date	\$ 265,158
Operating Expenses to Date	\$ 258,776
Receipts less Expenses	\$ 6,382
Balance December 31, 2023	\$ 17,521
Bank December 31, 2024	\$ 23,903
<i>Funds on Hold (Credit Card)</i>	<i>-\$ 3,000.00</i>
Balance December 31, 2024	\$ 20,902.75

Bank balance to this date in 2023	\$ 17,521
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2025 Grace United Church Budget

RECEIPTS	2024 Budget	2024 Actual	2025 Budget
Offerings (4010, 4012,4015,4016)	100000	100844	80000
Weddings 4020			
Outside Groups 4030	5050	11114	10000
Broadview 4050			
Mission & Service Fund 4300	16000	13496	12000
White Gift			
Benevolent Fund (SGM) 4350	3000	4508	2500
Fund Raising Events 4060	2500	29566	21500
Tax Rebate 4070	5000	3517	3500
Receptions 4045	500		
Transfer from Trustees 4080	40000	100000	50000
Investment Proceeds 4081			
Messy Church/Misc 4035		2031	
Misc revenue for Tech Equip.	8000		
Outreach missions 4040	2000		
Estate/Trustees 4900			
Total Receipts	204550	265076	179500

PERSONNEL			
Travel Allowance 5606	2500	3204	0
Education and Pastoral Care Co-ordinator 5630			
Salaries	12000	118869	49000
C.P.P. & U.I. 5680	9000	19315	3000
United Church Pension Fund 5690	14000	574	2500
Worker's Compensation 5700	900	422	500
Book Allowance & Study 5720	1800	1750	0
Vacation Pay 5730			
Casual Supply 5710	3000	3300	14000
Supply Travel 5705	400	287	4000
Community presence 5715		1004	
Total Personnel	151600	153925	73000
OFFICE			
Telephone 5010	1900	914	1300
Office Supplies 5020	8000	5655	8000
Advertising 5025	1000	586	750
Bank Charges 5030	1500	1575	1500
Internet 5015	1400	840	900
TOTAL OFFICE	13800	9570	12450
MAINTENANCE			
Repairs & Maintenance 5040	10000	12885	10000
Heat 5050	8500	6887	8500

Water	5060	2000	2242	3000
Electricity	5070	5500	5266	5500
Service contracts	5080	13000	10487	12000
Insurance	5090	15000	15566	16000
Organ				
Capital Projects	5045			
Total Maintenance		54000	53333	55000
Congregation Expenses				
UCC Annual Assessments	5200	5000	7445	7500
Broadview	5210	250	180	200
Receptions	5220			
Total Congregation		5250	7625	7700
SESSION				
Choir & Music	5300	1000	775	950
Special Events	5310	400		
Worship Supplies	5320	500	1065	800
Special Bulletins	5325			
Christian Development	5330	200	271	300
Children's Ministry	5400	300		
C.E. Special Events	5410	100	58	100
C.E. Training	5420	100		
Decorating		100		
Outreach		1300		
Pastoral Care		100		
Community kitchen			1271	
**Messy Church	5331	400	1266	700
Total Session		4500	4706	2850
STEWARDSHIP				
Program Expenses	5510	100		
Fundraising	5515	10000	11302	10000
Envelopes	5520	500	334	500
Search Committee	5525			
Approved Expenses	5530			
Total Stewardship		10600	11636	10500
Total Operating Expenses		239750	240795	161500
MISSIONS				
Mission & Service Fund	5910	16000	13523	15000
Benevolent Fund	5920	3000	4458	3000
Outreach Mission	5930			
White Gift				
United Church Mission Appeal	5925			
UCW Expense				
Total Mission Expense		19000	17981	18000
Total Expenses		258750	258776	179500

